

EXHIBIT 2

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PTO-1852 (8/99)

INVENTION DISCLOSURE FORM

I. INVENTOR

Inventor(s):

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Please identify each of the inventor(s) and complete the information above: (Add additional sheets if necessary.)

II. NATURE OF THE INVENTION

A. Title of the Invention. Online Customer Relationship Engine driven services - Web Enabled ATM.

B. Description of the Invention. Services on an ATM have been traditionally lacked customer relationship focus. Some third party advertisers (example Cashpoint) have made small inroad to come up with customer demographic based advertising. The Bank of America has chosen to tie the customer banking relationship as an integral part of its web atm delivery structure: knowledge of all account relationships (not only checking account) and knowledge of "next preferred product" will drive the delivery of special services and offerings for highly valued customers. Example: free offerings, custom features, personal banker messaging, as well as product promotions.

[Please provide enough detail in your description to allow a person with technical knowledge in this field to make the invention.]

C. Describe any differences between your invention and existing solutions to the same problem. Other competitors have concentrated on either random graphical advertising or pure demographic data to drive product advertising external to their institutions. We are markedly different, focusing on providing features, functions, and special offers to our highly valued customers based on their full relationship with the Bank of America.

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[Please include flow charts, object diagrams, data structure diagrams, or other drawing showing the essential features of the invention.]

D. Describe any software involved with the invention as a process with steps. Our Web Enabled ATM user dialog will be driven using customer relationship data through a WEBSERVER directly to our Customer Information Systems. The type of information accessed is customer segment, accounts, balances, next preferred product, and user customizable atm interface preferences such as quick cash amounts, default quick accounts, language preferences.

E. What does the software do, and how does it do it? HTML/JAVA Script software at the ATM is responsible for user interface customer features based upon the customer relationship data. Java/Java Script on a Webserver is responsible for storing customization preferences and accessing CIF data. The CIF environment is CICS engine accessed through a Message Queue (MQ) buss. Many business transactions are accessed through a traditional atm product called BASE24.

F. What hardware and software platform does the software require to execute? The Webatm HTML/Javascript software runs on a Windows NT environment, Internet Explore Browser, IBM WEBATM Core, with IBM Diebold 912 emulation and can run on any ATM Vendor Device that is WOSA/XFS compliant. The ATM interacts with both a webserver and a traditional atm driver software package (Base24).

G. What protocols are used, can be used, and which are preferred? Transactions to BASE24 cross a TCP/IP connection using Diebold 912 emulation. Transaction through the Webserver use HTML/HTTP text.

H. Does the software have an important or unique graphical user interface for screen display or icon? Yes, the graphical user interface was custom designed for Bank of America, employing the artistic talent of the Bank of America Brand Team and the ergonomic designs of Phoenix Interactive. The interface takes into account most frequently used transactions and common messaging area to and from customers. The interface is highly graphical and also has sound.

[If so, provide a drawing.]

I. What language is the source code written in and what other languages could be used? The source code is written in several languages: user interface is written in HTML and Javascript, IBM utilities are C++ and Activex. Webserver application is written in JAVA/JAVA Script. Base24 is written in Cobol and Tandem Assembly Language.

J. Does the complete source code exist for the software?
If yes, where is it? IBM owns source for their utilities and 912 emulation, Bank of America owns HTML/Javascript for the ATM, All webserver application source, and Applied Communications Inc owns source for Base24. In the case of Base24, we have source access because we do our own customizations.

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III. THIRD PARTIES

A. Was the invention developed with the assistance of any third party?

If yes, who was the third party? Yes, IBM emulation and utilities are used, but Bank of America has done all the coding on the user interface and webserver coding to perform the relationship access and resulting differentiation of user content.

B. When were they involved in the process and what was their relationship to the invention? IBM provides a set of core utilities: 912 emulation provides a "state logic" environment which behaves very similar to a standard ATM. However, they provide a set of utilities which allow application developers to build screens with standard browser type tools.

C. Was the invention conceived, tested or constructed under a government contract?

No

IV. PRIOR ART

A. Please identify all related publications, patents and patent applications that you know about. Don't know of any related patents or publications

V. HISTORY

A. Does the operation of this invention rely on other patented technology? Don't know if IBM core is patented. I assume it is.

B. When did the inventors first conceive of the concept? The idea was first conceived in June, 1999 in a requirements brainstorming session.

When was the first drawing or written description? The idea was first conceived in June, 1999 in a requirements brainstorming session.

[Please attach a copy.]

D. What other notes and documentation regarding this invention exist? HTML Screens are available

VI. DISCLOSURE

A. What is the anticipated date of first public offer for sale? Feature is offered 7/31/00 on pilot ATMs to play appropriate advertising show components by customer.

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- B. Is the invention currently being used?
If yes, please describe. In use on 7/25/00 in a certification site.
- C. What is the anticipated date of the first public use or disclosure? First Public Location will be August 11, 2000
- D. What is the anticipated date of the first disclosure to anyone under a non-disclosure agreement? Already disclosed under non-disclosure to IBM.

VII. MARKET PROSPECTS

- A. Do you expect this invention will be used internally within the company, or will it be offered publicly? Only planned use is internal right now.
- B. Please describe the potential market for products incorporating this invention. Could be useful to any institution with an ATM.
- C. *Who are the potential competitors for such products?* Could be useful to any institution with an ATM and is very different from competitor

Inventor's Signature

Date